

Exhibit 12

Message

From: Schwartz, Steven (Cognizant) [SSchwartz@Cognizant.com]
Sent: 2/6/2015 2:01:48 AM
To: Gilbert, Dana (Cognizant) [dgilbert@cognizant.com]
Subject: Re: Revised Compliance Update Deck

To be honest, I am at a loss for words at the moment. I am tired of getting personally beaten up by the Audit Committee on compliance, yet we have Gordon not wanting to do what needs to be done and not wanting show the Audit Committee current state.

Steven E. Schwartz
Executive Vice President
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On Feb 5, 2015, at 8:51 PM, Gilbert, Dana (Cognizant) <dgilbert@cognizant.com> wrote:

Thanks. Is there anything I should do or just sit tight and wait for additional feedback? He would have loved the first version with the benchmarking slides I took out.

From: Schwartz, Steven (Cognizant)
Sent: Thursday, February 05, 2015 8:39 PM
To: Gilbert, Dana (Cognizant)
Subject: Fwd: Revised Compliance Update Deck

FYI

I am not surprised.

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Begin forwarded message:

From: "McLoughlin, Karen (Cognizant)" <Karen.McLoughlin@cognizant.com>
Date: February 5, 2015 at 8:15:06 PM EST
To: "Coburn, Gordon (Cognizant)" <Gordon.Coburn@cognizant.com>, "Schwartz, Steven (Cognizant)" <SSchwartz@Cognizant.com>
Subject: RE: Revised Compliance Update Deck

Are you concerned about the scoring or the priorities?

From: Coburn, Gordon (Cognizant)
Sent: Thursday, February 05, 2015 8:08 PM
To: McLoughlin, Karen (Cognizant); Schwartz, Steven (Cognizant)
Subject: RE: Revised Compliance Update Deck

This needs work. No way can we show slide 9

From: McLoughlin, Karen (Cognizant)
Sent: Thursday, February 05, 2015 8:06 PM
To: Coburn, Gordon (Cognizant)
Subject: FW: Revised Compliance Update Deck

You should look at this before it goes to Frank, particularly slides 9-11

From: Gilbert, Dana (Cognizant)
Sent: Thursday, February 05, 2015 4:24 PM
To: McLoughlin, Karen (Cognizant); Schwartz, Steven (Cognizant)
Cc: Pederson, Misty (Cognizant)
Subject: Revised Compliance Update Deck

Karen & Steven,

Attached for your review is the revised deck incorporating Karen's feedback. Steven, I can walk you through the reasons for the change when you have time.

Thanks,
Dana

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Dana L. Gilbert, CCEP
Senior Vice President, Chief Compliance Officer & General Counsel, N.A.
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